

## Old Age, Disability, Death

First law: 1949.

Current law: 1983 (effective 1984).

Type of program: Social insurance system.

**Exchange rate:** U.S.\$1.00 equals 42 dinars.

### Coverage

All employed and self-employed persons.

Special system for members of the Armed Forces.

### Source of Funds

**Insured person:** 3.5% of total earnings.

**Employer:** 7.5% of payroll.

**Government:** None.

Disability and survivor benefits financed under sickness and maternity program (see below).

### Qualifying Conditions

**Old-age pension:** Age 60 (men) or 55 (women and veterans) with 15 years of coverage. Early retirement available for those in arduous or unhealthy work (age to be announced), female workers who raised a child for at least 9 years (retirement reduced 1 year per child, maximum 3 years); permanently disabled workers with 15 years' coverage (pension calculated as if 20) and unable to meet disability pension requirements. Retirement necessary.

Retirement allowance: 65 years old with 5 years or 20 quarters of coverage and ineligible for old-age pension.

**Disability pension:** Loss of all working capacity for total disability pension or 1/2 of earning capacity for partial disability pension.

Currently covered and either 36 days of employment in last 12 months or 108 days in last 3 years.

**Survivor pension:** Deceased was pensioner or was deceased while working.

Above benefits not payable abroad unless under reciprocal agreement.

### Old-Age Benefits

**Old-age pension:** 2.5% of average monthly wage during last year or highest 3 years of earnings (whichever is most favorable) times years of coverage. Minimum pension, 2,300 times the minimum hourly wage; maximum (including spouse's supplement) 80% of final salary. Maximum can be increased by 2% per year (up to 5 years) for delayed retirement. (Retirement can be postponed upon the request of the employer.)

Dependents' supplements: 600 times the minimum hourly wage.

Retirement allowance: 2.5% of average monthly wage during last year or highest 3 years (whichever is most favorable) times years of coverage.

Constant-attendance supplement (payable to permanently disabled pensioners who fail to meet disability pension requirements): 40% of pension.

### Permanent Disability Benefits

**Disability pension:** 80% of average earnings during last year or highest 3 years (whichever is most favorable), if totally disabled.

Constant-attendance supplement: 40% of pension.

Partial disability: 60% of earnings.

### Survivor Benefits

**Survivor pension:** Widow of any age, 75% of old-age or disability pension paid or accrued to insured (50% if other survivors). If more than 1 widow, pension divided equally.

Other eligible survivors: Children under age 18 (21 if apprentice or student, any age if disabled or female without income) and dependent parents. Pension equals 30% if 1 survivor, 40% divided equally if more than 1. If no surviving spouse, pension divided among other survivors: 45% (full orphan), 30% (dependent parent). Maximum pension: 90% of pension paid or accrued to insured.

Survivor settlement: Lump sum of 12 times final monthly earnings of deceased. Minimum, 12 times minimum monthly wage.

### Administrative Organization

Ministry of Labor and Social Affairs, general supervision.

National Retirement Fund, administration of old-age program;

National Social Insurance Fund For Salaried Workers, administration of disability program.

## Sickness and Maternity

First law: 1949.

Current law: 1983 (effective January 1, 1984).

Type of program: Social insurance system.

### Coverage

All employed persons are entitled to cash sickness and medical/maternity benefits. Spouses of workers or of pensioners in receipt of either old-age, disability, or work-injury (when the incapacity is at least 50 percent) pensions are covered for in-kind (i.e., medical) maternity benefits. Spouses, dependent children, and dependent parents of workers, of pensioners in receipt of either old-age, disability or work-injury pension (when the incapacity is at least 50 percent) or of certain prisoners are covered for in-kind sickness benefits.

National Liberation War pensioners, disabled persons, and unemployed students and their dependents are eligible for in-kind sickness and medical benefits.

### Source of Funds

**Insured person:** 1.5% of total earnings.

**Employer:** 12.5% of payroll.

**Government:** None.

Contributions also finance disability and survivor benefits above and death allowance.

### Qualifying Conditions

**Cash sickness and medical benefits:** In covered employment at time of onset of illness. For entitlement to first 6 months of sickness benefits, insured employed for 9 days (or 60 hours) in last 3 months, or 36 days (or 240 hours) in last 12 months. For extended benefits (after 6 months), insured employed for 36 days (or 240 hours) during last 12 months or 108 days during last 3 years.

**Medical benefits:** 36 days or 240 hours of insured employment during the year prior to the year of the onset of the illness.

**Cash maternity benefit:** 9 days (or 60 hours) of insured employment in last 3 months, or 36 days (or 240 hours) in last 12 months prior to the date of determination of the pregnancy.

### Sickness and Maternity Benefits

**Sickness benefit:** 50% of daily earnings (100% if extended illness or hospitalization) for 1st through 15th day; 100% of daily earnings from 16th day up to maximum of 3 years (4 years under certain circumstances). Minimum daily benefit (at 100% rate), 8 times minimum hourly wage.

**Maternity benefit:** 100% of earnings, payable for up to 14 weeks. Minimum daily benefit: 8 times minimum hourly wage.

### Workers' Medical Benefits

**Medical benefits:** Cash refund of 80% (100% in certain cases) of medical expenses. (Insured normally pays for services and is subsequently reimbursed by appropriate fund.)

Includes medical treatment, surgery, hospitalization, drugs, laboratory services, ophthalmology and optician services, some dental care including prostheses, functional and vocational rehabilitation, prostheses, thermal and specialized cures, and transportation. 100% reimbursement for maternity benefits; hospital charges limited to 8 days. Complete medical care in government hospitals provided free and for unlimited time.

### Survivor Benefits

**Medical benefits for dependents:** Same as for insured person.

In-kind maternity benefits only; same as for insured person (payable to spouses only).

### Administrative Organization

Ministry of Labor and Social Affairs, general supervision.

National Social Insurance Fund for Salaried Workers, administration of program.

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## Work Injury

First law: 1919.

Current law: 1983 (effective January 1, 1984).

Type of program: Social insurance system.

### Coverage

All employed persons, including students in technical schools, persons undergoing medical or vocational rehabilitation, voluntary social security administrators, wards of juvenile courts, students, and certain prisoners.

### Source of Funds

**Insured person:** None.

**Employer:** 1% of payroll.

**Government:** None.

### Qualifying Conditions

**Work-injury benefits:** No minimum qualifying period.

### Temporary Disability Benefits

**Temporary disability benefit:** 100% of earnings.

Payable from day after accident for duration of incapacity or until recovery or certification of permanent disability.

Minimum daily benefit: 8 times minimum hourly wage.

### Permanent Disability Benefits

**Permanent disability pension:** Average earnings during last 12 months times the degree of incapacity (if 10% or more).

(Lump sum based on pension paid if degree of incapacity is less than 10%.)

Minimum: 2,300 times the minimum hourly wage.

Lump sum of 3 times the annual benefit is payable to injured foreign workers who leave the country, unless they are covered under bilateral social security agreement.

Constant-attendance supplement: 40% of pension.

### Workers' Medical Benefits

**Medical benefits:** Medical treatment, surgery, hospitalization, drugs, laboratory services, ophthalmology and optician services, some dental care, prostheses, functional and vocational rehabilitation, thermal and specialized cures and transportation. No limit on duration.

### Survivor Benefits

**Survivor pension:** Widow of any age, 75% of insured's average wages in the 12 months before accident, if death is consequence; otherwise 75% of pension paid or accrued to insured. If more than 1 widow, pension divided equally. Other eligible survivors: Children under age 18 (21 if apprentice or student, any age if disabled or female without income) and dependent parents.

Pension equals 30% if one survivor, 40% divided equally if more than one. If no surviving spouse, pension divided among other survivors: 45% (full orphan), 30% (dependent parent).

Maximum pension: 90% of pension paid or accrued to insured.

Survivor settlement: Lump sum of 12 times final monthly earnings of deceased.

Minimum, 12 times minimum monthly wage. Survivors of foreign workers are eligible for benefits if residents or covered by reciprocal agreement at time of accident.

### Administrative Organization

Ministry of Labor and Social Affairs, general supervision.

National Social Insurance Fund for Salaried Workers, administration of program.

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## Family Allowances

First and current law: 1941.

Type of program: Employment-related system.

### Coverage

Nonagricultural employees and social insurance beneficiaries with 1 or more children. Special systems for public employees and employees of certain agricultural cooperatives.

**Source of Funds**

**Insured person:** None.

**Employer:** 3% of payroll.

**Government:** None.

**Qualifying Conditions**

**Family allowances:** Child must be under age 17 (18 if apprentice, 21 if student or disabled). Insured person must have earned at least 1,920 dinars a year or 160 dinars a month or be a pensioner, disabled, or ill.

**Family Allowance Benefits**

**Family allowances:** 140 dinars a month for each child.

School allowance of 250 dinars a year for each child over age 6 payable in addition to regular family allowance.

**Administrative Organization**

Ministry of Labor and Social Affairs, general supervision.

National Social Insurance Fund for Salaried Workers, administration of program.

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